## REMARKS

Claims 1 through 12 are under consideration. Claims 1 and 7 have been amended to correct informalities. A diagram with timeline showing the timing of the complex events is also submitted as per instructions from the Examiner. Reconsideration of all claims is respectfully requested.

## Rejection Under 35 U.S.C. § 112 Rejection

The Examiner found the reply filed on October 15, 2003 not to be fully responsive to the June 10, 2003 Office Action and specifically states in the December 30, 2003 Action, that the applicant should provide: "an actual timeline as requested according to the reasonable definition of a timeline, consisting of a diagram with a line that shows timing of the complex events and the hardware involved at times t1, t2, t3, ...tn. The purpose is for the Examiner to have a clear and specific enablement view of the complex interaction of events. Specifically, the timeline must include the given TTL time window mentioned on page 8 of the reply and the simultaneous events on page 9 and which hardware elements create these simultaneous events as well as other events.

In response, Applicant submits the diagram required by the Examiner in accordance with the above requirements enumerated. This diagram is prepared in color in order show the timing of the complex events and the hardware involved in the invention. This diagram acts as a mere explanation of the sequence as described in the original specification and the October 15, 2003 reply, and no new matter has been added.

Applicant thanks the Examiner for suggesting the use of a diagram to explain the complex interaction of events and the hardware elements, and enablement of the invention. Therefore the rejection of claims 1 and 7 should be withdrawn.

The Examiner has pointed out FIVE informalities in the October 15, 2003 reply.

Applicant's attorney apologizes for these errors and has corrected them as follows:

- 1. Page 2, line 14, claim 1: "]" is corrected to --;--.
- 2. Page 4, line 12, claim 7: is corrected from "a merchant website" to --a merchant's website--.
- 3. Page 9, line 19: "intercoperate" is corrected to --intercooperate--.
- 4. Page 11, line 4: "location" is corrected to --locations--.
- 5. Page 12, line 8: "element" is corrected to --elements--.

In summary, the above amendments in the drawing and correction of the five informalities resolve all remaining issues and put this application in condition for allowance. Notice to that effect will be appreciated.

Respectfully Submitted,

Rashida A. Karmali, Esq.

Reg. No. 43,705

Attorney for Applicants 99 Wall Street, 13<sup>th</sup> Floor

New York, NY 10005

Phone (212) 651-9653

Fax (212) 651-9654

